

What is claimed is:

- 1 1. A method of securitizing an asset to raise a fund
2 needed to introduce equipment for communications or
3 enterprise with which is the asset to gain profit based on
4 a consideration paid by a client, wherein
5 it is conditioned that it is assisted to secure profit
6 from the equipment introduced when securitization is
7 carried out;
8 the assistance is carried out during a security refund
9 period by a computer system connected to a system which
10 operates the equipment;
11 and said computer system
12 obtains from said system operating the
13 equipment information on payment of the consideration paid
14 by client which occurs due to use of the equipment and stores
15 the information,
16 investigates a payment status of each client on
17 a basis of the stored information on the payment of the
18 consideration,
19 performs charge optimization processing to
20 suppress reduction of the amount of money paid by the client
21 based on the payment status, and outputs information

22 representing a charging system.

1 2. The method according to claim 1, wherein said computer
2 system further carries out client assortment processing
3 which contains the processing of stopping services to the
4 client whose payment status is bad.

1 3. The method according to claim 1, wherein said computer
2 system minimizes the time-variation of the sum of the
3 consideration paid by the client when the charge
4 optimization processing is carried out, thereby achieving
5 a charging system which can secure profit to enable the
6 refund of the securities.

1 4. The method as according to claim 1, wherein said
2 computer system further generates disclosure information
3 on investors, the disclosure information comprising a graph
4 representing the time-series variation of a cash-in-flow.

1 5. The method according to claim 1, wherein the
2 securitization is carried out as follows: a manufacturing
3 company having the asset transfers an underlying asset to
4 a trust bank to create a trust beneficiary right which has
5 been subjected to a senior/subordinate structure; a
6 specific purpose company sells securities for the trust

7 beneficiary right to a investor; and an enterprise company
8 supplies a service to the client by using the asset leased
9 from the manufacturing company to refund on a basis of the
10 consideration to the service which is paid by the client.

1 6. The method according to claim 1, wherein the
2 securitization is carried out as follows: a manufacturing
3 company having the asset transfers an underlying asset to
4 a trust bank and sells securities being a certificate of
5 trust beneficiary right, to a investor; and an enterprise
6 company supplies a service to the client by using the asset
7 leased from the manufacturing company to refund on the basis
8 of the consideration to the service which are paid by the
9 client.

1 7. The method according to claim 1, wherein the
2 securitization is carried out as follows: a financial
3 institution having a credit/obligation relationship with
4 an enterprise company transfers a credit to a specific
5 purpose company; the specific purpose company sells to a
6 investor securities which have been subjected to a
7 senior/subordinate structure; and the enterprise company
8 supplies a service to the client by using its owned asset
9 to refund on a basis of the consideration to the service
10 which is paid by the client.

1 8. An asset securitizing system for securitizing an asset
2 to raise a fund needed to introduce equipment for
3 communication or enterprise to gain profit based on a
4 consideration paid by a client, comprising a computer system
5 for assisting to secure profit from the equipment introduced
6 when the securitization is carried out, wherein

7 said assisting computer system comprises:

8 means for transmitting/receiving data to/from
9 a system which operates the equipment;

10 means for obtaining information on payment of
11 the consideration paid by each client which occurs due to
12 use of the equipment from the system operating the equipment
13 and storing the information,

14 means for investigating a payment status of each
15 client on the basis of the stored information on the payment
16 of the consideration; and

17 means for performing charge optimization
18 processing to suppress reduction of the amount of money paid
19 by the client based on the payment status to output
20 information representing a charge system.

1 9. The system according to claim 8, wherein said
2 assisting computer system further comprises means for
3 carrying out client assortment processing which contains
4 the processing of service stopping to the client whose

5 payment status is bad.

1 10. The system according to claim 8, wherein said means
2 for performing charge optimization minimizes the time-
3 variation of the sum of the consideration paid by the client
4 when the charge optimization processing is carried out,
5 thereby achieving a charging system which can secure profit
6 to enable a refund of the securities.

1 11. The system according to claim 8, wherein said computer
2 system further comprises means for generating and updating
3 disclosure information.

1 12. The system according to claim 11, wherein said
2 computer system is connected to a server to transmit the
3 disclosure information to said server to be capable of
4 viewing the disclosure information for a investor.

1 13. The system according to claim 11, wherein the
2 disclosure information comprises a graph representing the
3 time-series variation of a cash-in-flow.

1 14. A system for assisting to secure profit from an asset
2 when the asset is securitized to raise a fund needed to
3 introduce equipment for enterprise or communication to gain

4 profit based on a consideration paid by a client, comprising
5 a computer system for assisting to secure profit from the
6 equipment introduced when the securitization is carried out,
7 wherein:

8 said assisting computer system includes;

9 means for transmitting/receiving data to/from
10 a system which operates the equipment;

11 means for obtaining information on payment of
12 the consideration paid by each client which occurs due to
13 use of the equipment from the system operating the equipment
14 and storing the information;

15 means for investigating a payment status of each
16 client on the basis of the stored information on the payment
17 of the consideration; and

18 means for performing charge optimization
19 processing to suppress reduction of the amount of money paid
20 by the client based on the payment status to output
21 information representing a charge system.

1 15. The system according to claim 14, wherein said
2 computer system is connected to a server to transmit the
3 disclosure information to said server to be capable of
4 viewing the disclosure information for a investor.

1 16. The system according to claim 14, wherein the

2 disclosure information comprises a graph representing the
3 time-series variation of a cash-in-flow.

1 17. A method of assisting to introduce equipment to gain
2 profit based on a consideration paid by a client, comprising
3 the steps of:

4 issuing securities, which is to be refunded with
5 profit based on a consideration in order to raise a fund
6 needed to introduce equipment for enterprise or
7 communication;

8 constructing a computer system for assisting to secure
9 profit from the equipment introduced when the securities
10 are issued; and

11 connecting the assisting computer system to a system
12 operating the equipment and continuously carrying out,
13 during at least a security refund period, (1) the processing
14 of obtaining from a system operating the equipment
15 information on payment of the consideration paid by each
16 client which occurs due to use of the equipment and storing
17 the information, (2) the processing of investigating a
18 payment status of each client on a basis of the stored
19 information on the payment of the consideration, (3) the
20 processing of performing charge optimization processing to
21 suppress reduction of the amount of money paid by the client
22 based on the payment status and (4) the processing of

23 outputting information representing a charge system.

1 18. A computer-readable storage medium for holding a
2 computer program to implement:

3 a step of obtaining, from a system operating equipment
4 for enterprise or communication, information on payment of
5 the consideration paid by each client which occurs due to
6 use of the equipment and storing the information;

7 a step of investigating a payment status of each client
8 on a basis of the stored information on the payment of the
9 consideration; and

10 a step of performing charge optimization processing
11 to suppress reduction of the amount of money paid by the
12 client based on the payment status and outputting
13 information representing a charge system.

1 19. A computer program product comprising:

2 computer readable program code means for obtaining,
3 from a system operating equipment for enterprise or
4 communication, information on payment of the consideration
5 paid by each client which occurs due to use of the equipment
6 and storing the information;

7 computer readable program code means for
8 investigating a payment status of each client on a basis
9 of the stored information on the payment of the

10 consideration; and
11 computer readable program code means for performing
12 charge optimization processing to suppress reduction of the
13 amount of money paid by the client based on the payment status
14 and outputting information representing a charging system.

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